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**In the Drawings**

Applicant proposes to amend Fig. 4 as shown in the attached mark-up of the figure. Specifically, Applicant proposes to change element number "261" to element number "361" in Fig. 4.

**REMARKS**

The inventor and the undersigned would like to thank Examiner Cosimano for the courtesies extended during the interview conducted April 18, 2002. By the present Amendment, the specification, claims and drawings have been amended as discussed during the interview.

Applicant acknowledges with appreciation that, as set forth in the Interview Summary, the objections and rejection concerning the term "menu" appearing in Sections (2)(A)(1) and (3)(D) and Section 5 of the Office Action have been withdrawn. The objection concerning the recited computer system set forth at Section (2)(A)(2) of the Office Action has also been withdrawn. Furthermore, the rejection based upon Res Judicata set forth in Section (6) of the Office Action has been withdrawn. Applicant also acknowledges with appreciation the Examiner's indication that independent Claims 28, 34, 39 and 44 are patentable over the prior art of record.

The objections set forth in Sections (2)(B) and (3)(A) through (3)(C) of the Office Action have been addressed as follows:

Section (2)(B)(1) - The paragraph at page 11, lines 8-14 has been amended to correct an inadvertent typographical error in which element number "240" was incorrectly typed as element number "290".

Section (2)(B)(2) - A proposed amendment to Fig. 4 is submitted herewith in which element number "261" would be changed to "361". Approval of the proposed drawing change is respectfully requested.

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Section (3)(A) - The continuing data at page 1 of the specification has been updated to indicate that Application Serial No. 08/313,988 has been abandoned.

Section (3)(B)(1) - The proposed amendment to Fig. 4 submitted herewith would change element number "261" to element number "361", thereby conforming Fig. 4 to the text appearing at page 13, lines 8-13 of the specification.

Section (3)(B)(2) - The paragraph at page 8, lines 20-25 has been amended to explicitly state the steps shown in Fig. 2, namely, that a YES/NO decision is made at the decision box 140 to either return to the box 112 where the financial transactions by account are recorded, or to exit the ledger routine.

Section (3)(C) - An explicit reference to Fig. 4 has been added to the beginning of the paragraph at page 11, lines 17-34.

In Section (7) of the Office Action, Claims 28-82 were rejected under the judicially created doctrine of double patenting over Claims 1-18 of U.S. Patent No. 5,875,435. A Terminal Disclaimer over U.S. Patent No. 5,875,435 is submitted herewith, thereby obviating this rejection. The present application and U.S. Patent No. 5,875,435 are commonly owned by Noah Systems, Inc. The assignment of the 5,875,435 patent to Noah Systems, Inc. was previously recorded by the USPTO at reel 010288, frame 0544. The assignment of the present application to Noah Systems, Inc. is being mailed to the USPTO today for recordation. A copy of the assignment of the present application to Noah Systems, Inc. is enclosed herewith.

In Section (8) of the Office Action, Claims 34-38, 44, 78, 79 and 82 were rejected under 35 U.S.C. § 101. By the present Amendment, the phrase "when executed by a processor" has been added to each of independent Claims 34, 44, 78 and 82 in order

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to more closely conform with the "Beauregard" format. This change in format is not intended to limit or disclaim any subject matter under the doctrine of equivalents.

As discussed during the interview, independent Claim 45 has been amended to recite, in part, a plurality of financial transaction computers for receiving data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity. Dependent Claims 46-51 and 58-60, which depend from Claim 45, have been amended to conform with the "user" and "other entity" terminology of Claim 45. The combination of features recited in Claim 45 is not taught or suggested by the Kniffen reference or the other prior art of record. Accordingly, it is submitted that Claim 45, and the claims that depend therefrom, are patentable over the prior art of record.

Independent Claims 61, 78, 80 and 82 have been amended in a manner similar to independent Claim 45 to recite the establishment of data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity. Dependent Claims 62-67 and 74-76, which depend from Claim 61, have been amended to conform with the "user" and "other entity" terminology of Claim 61. Independent Claims 61, 78, 80 and 82, and the claims that depend therefrom, are similarly patentable over the Kniffen reference and the other prior art of record.

In view of the foregoing amendments and remarks, it is submitted that Claims 28-82 are patentable over the prior art of record and the application is in condition for allowance. Accordingly, an early Notice of Allowance of this application is respectfully requested.

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In the event that any outstanding matters remain in connection with this application, the Examiner is invited to telephone the undersigned at (412) 263-4340 to discuss such matters.

Respectfully submitted,



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**MARKED-UP VERSION OF SPECIFICATION AND CLAIMS****Specification:**

Page 1, paragraph under "CROSS REFERENCE TO RELATED APPLICATION":

This application is a continuation of Application Serial No. 08/313,988 filed September 28, 1994, now abandoned.

Page 8, third paragraph (lines 20-25):

Line 113 then leads to decision box 130 where the entry is then reviewed as to whether it is valid or not. If not valid, line 131 leads to box 132 where an error statement is printed. After this, line 137 leads to decision box 140 where a YES/NO decision must be made to return to passcode entry at box 112 by line 141 to record the financial transactions by account to the subsidiary ledger, or by line 143 to exit the ledger routine 144.

Page 11, first full paragraph (lines 8-14):

After this, the ordered reports are transmitted to the entity being served at box [290] 240. Ten separate reports are shown in box 240. The reports can be electronically mailed or hard copies can be produced and forwarded to the user by telefax, messenger, overnight courier or first class mail. The advantage of the system is that these reports can be processed faster than currently available services.

Page 11, third paragraph (lines 17-34):

Referring to Fig. 4, [ ]if the funds transfer facility is needed, line 81 leads to decision box 300 where it is asked whether an instruction to transfer funds is desired. The funds transfer facility allows automatic (electronic) transfer of funds/payments by and between the entity's accounts (banks, for example), as instructed. Access to any and all payment clearinghouses is anticipated along with the funds transfer facility. Line 301 leads to box 302 where account no. 1 (that of the merchant, for example) is debited with the funds and then by line 303 to box 304 where account no. 2 (that of the entity being

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served) is credited. If desired, credit balances may be maintained automatically by account until requests for funds transfers are answered with remittance. If no payment is made within a predetermined time, balances are added to company and payables and receivable lists either automatically or by command. After this, line 305 leads to box 306 where the next instruction is requested and then by line 307 back to box 300 to start the process again.

**Claims:**

34. (Amended) A computer readable medium containing instructions [for performing] which, when executed by a processor, perform a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

44. (Amended) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions [for performing] which, when executed by a processor, perform a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

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associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;  
transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and  
sorting the transaction in the separate financial accounting system and producing the accounting statement.

45. (Amended) A financial accounting system [for a first entity], comprising:

a financial accounting computer having at least one file;  
a plurality of financial transaction computers for receiving data inputs, said data inputs including electronically recorded financial transactions made between [said first entity and a second entity] at least one user and at least one other entity;

a network for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and  
means for providing access to said at least one file of said financial accounting computer for said [first entity and/or an agent of said first entity] at least one user and/or an agent of said at least one user so that said [first entity] user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

46. (Amended) The system of Claim 45, wherein said [second] at least one other entity is a merchant.

47. (Amended) The system of Claim 45, wherein said [second] at least one other entity is a financial institution.

48. (Amended) The system of Claim 45, wherein said [second] at least one other entity is a bank.

49. (Amended) The system of Claim 45, wherein said financial transactions include the sale of goods from said [second] at least one other entity to said [first entity] at least one user.

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50. (Amended) The system of Claim 45, wherein said financial transactions include the sale of services from said [second] at least one other entity to said [first entity] at least one user.

51. (Amended) The system of Claim 45, wherein said financial transaction computer is operated by said [second] at least one other entity.

58. (Amended) The system of Claim 45, wherein said [first entity] user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

59. (Amended) The system of Claim 45, wherein said [first entity] user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

60. (Amended) The system of Claim 45, wherein said [first entity] user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

61. (Amended) A computer assisted method for providing financial accounting [for a first entity], comprising:

establishing [a] at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between [said first entity and a second entity] at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said [first entity and/or an agent of said first entity] at least one user and/or an agent of said at least one user so that said [first entity] user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

62. (Amended) The method of Claim 61, wherein said [second] at least one other entity is a merchant.

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63. (Amended) The method of Claim 61, wherein said [second] at least one other entity is a financial institution.

64. (Amended) The method of Claim 61, wherein said [second] at least one other entity is a bank.

65. (Amended) The method of Claim 61, wherein said financial transactions include the sale of goods from said [second] at least one other entity to said [first entity] at least one user.

66. (Amended) The method of Claim 61, wherein said financial transactions include the sale of services from said [second] at least one other entity to said [first entity] at least one user.

67. (Amended) The method of Claim 61, wherein said financial transaction computer is operated by said [second] at least one other entity.

74. (Amended) The method of Claim 61, wherein said [first entity] user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

75. (Amended) The method of Claim 61, wherein said [first entity] user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

76. (Amended) The method of Claim 61, wherein said [first entity] user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

78. (Amended) A computer readable medium containing instructions [for performing] which, when executed by a processor, perform a method for providing financial accounting [or a first entity], comprising:

establishing a file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between [said first entity and a second entity] at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

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providing access to said at least one file of said financial accounting computer for said [first entity and/or agents of said first entity] at least one user and/or an agent of said at least one user so that said [first entity] user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

80. (Amended) An apparatus for providing financial accounting [for a first entity], comprising:

means for establishing [a] at least one file on a financial accounting computer;

means for establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between [said first entity and a second entity] at least one user and at least one other entity;

means for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said [first entity and/or agents of said first entity] at least one user and/or an agent of said at least one user so that said [first entity] user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

82. (Amended) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions [for performing] which, when executed by a processor, perform a method for providing financial accounting [for a first entity], comprising:

establishing [a] at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between said [first entity and a second entity] at least one user and at least one other entity;

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transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and  
providing access to said at least one file of said financial accounting computer for said [first entity and/or agents of said first entity] at least one user and/or an agent of said at least one user so that said [first entity] user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

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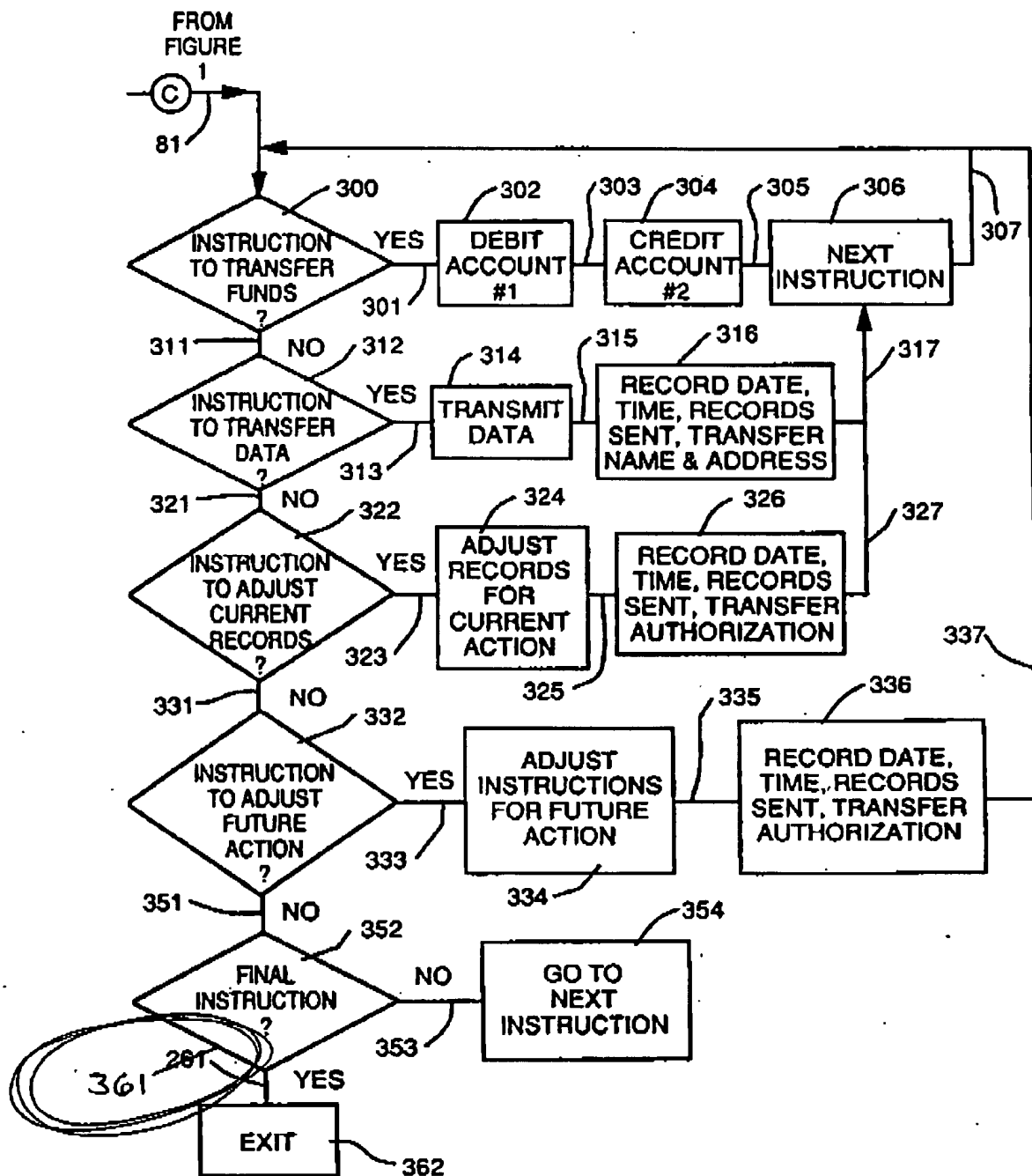


FIG. 4